

**Information to identify the case:**

Debtor 1	<u>Michael Mozuch</u>	Social Security number or ITIN	<b>xxx-xx-5449</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-21523-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Mozuch

8/26/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael Mozuch  
 Debtor

Case No. 20-21523-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db +Michael Mozuch, 2133 Naomi Avenue, 1st Floor, Glassport, PA 15045-1217  
 15241605 +CCS/First National Bank, 500 E. 60th Street N., Sioux Falls, SD 57104-0478  
 15241604 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
 15241601 +Capital One/Cabelas, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 15241609 +FNB Omaha, P.O. Box 3412, Omaha, NE 68103-0412  
 15241610 +Green Sky/Thdlnsv/Fifth, 1797 N East Expressway NE, Brookhaven, GA 30329-7803  
 15241615 +MRC/United Wholesale, 585 South Boulevard E., Pontiac, MI 48341-3163  
 15241617 +Shell/CBNA, 6400 Los Calinas Boulevard, Irving, TX 75039-2900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QRSHEARER.COM Aug 27 2020 07:53:00 Robert Shearer, 5703 Brewster Lane,  
 Erie, PA 16505-1109

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2020 05:01:46  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2020 05:01:46 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Aug 27 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15241596 +EDI: GMACFS.COM Aug 27 2020 07:53:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300

15241597 +EDI: AMEREXPR.COM Aug 27 2020 07:53:00 American Express, P.O. Box 297871,  
 Fort Lauderdale, FL 33329-7871

15241598 +EDI: TSYS2.COM Aug 27 2020 07:53:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803

15241600 EDI: CAPITALONE.COM Aug 27 2020 07:53:00 Capital One Bank USA N.A.,  
 15000 Capital One Drive, Richmond, VA 23238

15241603 +EDI: PHINGENESIS Aug 27 2020 07:53:00 CB Indigo/GF, P.O. Box 4499,  
 Beaverton, OR 97076-4499

15241599 +EDI: CAPITALONE.COM Aug 27 2020 07:53:00 Capital One, P.O. Box 30253,  
 Salt Lake City, UT 84130-0253

15241602 +EDI: CAPITALONE.COM Aug 27 2020 07:53:00 Capital One/Wal-Mart, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285

15241606 +EDI: CITICORP.COM Aug 27 2020 07:53:00 Citicards CBNA, P.O. Box 6241,  
 Sioux Falls, SD 57117-6241

15241607 +EDI: WFNBN.COM Aug 27 2020 07:53:00 Comenity Capital/Big Lots, P.O. Box 182120,  
 Columbus, OH 43218-2120

15241608 +EDI: DISCOVER.COM Aug 27 2020 07:53:00 Discover Financial Svcs LLC, P.O. Box 15316,  
 Wilmington, DE 19850-5316

15241611 EDI: JPMORGANCHASE Aug 27 2020 07:53:00 JP Morgan Chase Bank Card, P.O. Box 15369,  
 Wilmington, DE 19850

15241612 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Aug 27 2020 05:02:47 Keybank N.A.,  
 4910 Tiedeman Road, Cleveland, OH 44144-2338

15241613 +E-mail/Text: PBNCNotifications@perituservices.com Aug 27 2020 05:00:44 Kohls/Capital One,  
 N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660

15241614 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 27 2020 05:04:18 Merrick Bank,  
 P.O. Box 9201, Old Bethpage, NY 11804-9001

15241616 +E-mail/Text: bankruptcynotices@psecu.com Aug 27 2020 05:03:21 PSECU, 1500 Elmerton Avenue,  
 Harrisburg, PA 17110-9214

15241618 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/Amazon, P.O. Box 965015,  
 Orlando, FL 32896-5015

15241619 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/BP DC, P.O. Box 965024, Orlando, FL 32896-5024  
 15241620 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/CC1, P.O. Box 965068, Orlando, FL 32896-5068

15241621 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/JCPenney, P.O. Box 965007,  
 Orlando, FL 32896-5007

15241622 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
 15241623 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/Mitsubishi-HM DS, 950 Forrer Boulevard,  
 Dayton, OH 45420-1469

15241624 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/Network, P.O. Box 965036,  
 Orlando, FL 32896-5036

15241625 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/Old Navy, P.O. Box 965005,  
 Orlando, FL 32896-5005

15241626 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/PayPal, P.O. Box 530975,  
 Orlando, FL 32896-0001

15241627 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/PayPal MC, P.O. Box 965005,  
 Orlando, FL 32896-5005

15241628 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/Sams Club, P.O. Box 965005,  
 Orlando, FL 32896-5005

15241629 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synccb/Sams Club DC, P.O. Box 965005,  
 Orlando, FL 32896-5005

15242891 +EDI: RMSC.COM Aug 27 2020 07:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Aug 26, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15241630 +E-mail/Text: bankruptcy@huntington.com Aug 27 2020 05:02:12 The Huntington Natl Bank,  
P.O. Box 1558, Columbus, OH 43216-1558  
15241631 EDI: USBANKARS.COM Aug 27 2020 07:53:00 US Bank, 4325 17th Avenue S., Fargo, ND 58125  
15241633 +EDI: BLUESTEM Aug 27 2020 07:53:00 Webbank/Fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr United Shore Financial Services, LLC  
aty\* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  
15241632\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, 4325 17th Ave S., Fargo, ND 58125)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2020 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Michael Mozuch bleasdb@yahoo.com  
James Warmbrodt on behalf of Creditor United Shore Financial Services, LLC  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com/rspclaw@gmail.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
rshearer@ecf.axosfs.com/rspclaw@gmail.com

TOTAL: 5